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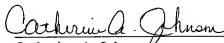
Serial No.:

09/671,422

Date Filed:

September 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Catherine A. Johnson



9-24-04

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Express Mail No. EV 366599747 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lemons et al.
Serial No.: 09/671,422
Filing Date: September 27, 2000
For: SYSTEM AND METHOD FOR DELIVERING
FINANCIAL SERVICES
Examiner: Shih, S.
Art Unit: 3624

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Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants submit herewith on Form PTO/SB/08a a listing of documents known to the Applicants and/or their attorney. Applicants respectfully request consideration of the cited documents and making the same of record in the prosecution of the above-identified application. In so doing, Applicants do not waive any rights to take appropriate action to establish patentability over the listed documents should they be applied as references against the claims of the present application.

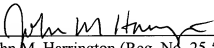
This statement should not be construed as a representation that more material information does not exist or that a search of the relevant art has been made. It is respectfully requested that the references listed on the attached form PTO/SB/08A be expressly considered by the Examiner, made of record in the application, and appear among the "References Cited" on any patent to issue therefrom.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /R.W./

This Supplemental Information Disclosure Statement is being submitted before the mailing date of either a final Office Action or a Notice of Allowance in this application. Pursuant to 37 C.F.R. 1.97(c)(1) and 37 C.F.R. 1.97(e)(1), I hereby state that each item of information contained in this Supplemental Information Disclosure Statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement. Accordingly, no fee is believed to be required. However, should any fees be due, the Commissioner is authorized to charge such fees to Deposit Account No. 50-1458. A duplicate of this sheet is attached for that purpose.

Respectfully submitted,

Date: 9/23/04



John M. Harrington (Reg. No. 25,592)
for George T. Marcou (Reg. No. 33,014)

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607 14th Street, NW, Suite 900
Washington, DC 20005
(202) 508-5800

Substitute for form 1449A/PTC

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet	1	of	2
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Complete if Known

Application Number	09/671,422
Filing Date	September 27, 2000
First Named Inventor	Kyle Lemons et al.
Art Unit	3624
Examiner Name	Shih, S.
Attorney Docket Number	CIT0186

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U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPPEP 909. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * Applicant's unique citation designation number (optional). * See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPPEP 901.04. * Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). * For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. * Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. * Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.197 and 1.198. The information is collected to obtain or retain a benefit by the public which is to (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0651-0031

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet	2	of	2
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Complete if Known

Application Number	09/671,422
Filing Date	September 27, 2000
First Named Inventor	Kyle Lemons et al.
Art Unit	3624
Examiner Name	Shih, S.
Attorney Docket Number	CIT10186

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NON PATENT LITERATURE DOCUMENTS

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Examiner
Signature

/Richard Weisberger/

Date
Considered

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